

WHAT IS CLAIMED IS:

1. A system for facilitating computerized transactions, the system comprising:
an optically encoded personal information carrier, the carrier comprising a card readable
5 in an optical input/output device, the card comprising optically encoded personal information
related to a user, the personal information including an account number;

a processing device comprising an optical input/output device for reading the optically
encoded card, and a processor including browsing tools for allowing a user to view and select
items and transaction tools for allowing a user to complete a transaction.

2. The system of claim 1, wherein the personal information comprises one of a credit
account number, a debit account number, and a transaction account number.

3. The system of claim 1, wherein the personal information further comprises billing
information and shipping information.

4. The system of claim 1, wherein the processing device further comprises network
15 interface tools for interfacing the processing device with a plurality of product and service
providers over a network.

5. The system of claim 1, further comprising means for accessing a database to
verify credit information.

6. The system of claim 1, wherein the carrier further comprises optically encoded
20 security information.

7. The system of claim 6, wherein the processing device comprises security tools for processing the security information.

8. The system of claim 1, wherein the processing device comprises a product or service providers' point of sale terminal.

5 9. The system of claim 1, wherein the processing device comprises a personal computer, a PDA, cell phone, or similar personal computing or communication device.

10. The system of claim 1, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

11. The system of claim 1, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

12. An optically encoded personal information carrier comprising:
a card readable in an optical input/output device, the card comprising a plate and a hub
15 around the axis of rotation of the card; and

optically encoded information on the card, the optically encoded information comprising personal information including an account number, installation and/or execution software, security software, browsing tools, and transaction tools for allowing the user to complete a transaction,

wherein when inserted into the optical input/output device, a processing unit associated with the optical input/output device implements the installation and/or execution software, security software, browsing tools and the transaction tools.

13. The system of claim 12, wherein the personal information comprises at least one
5 of credit account numbers, debit account numbers, and transaction account numbers.

14. The system of claim 12, wherein the personal information further comprises
billing information and shipping information.

15. The personal information carrier of claim 14, further comprising optically
encoded security information.

16. The personal information carrier of claim 12, further comprising a securing
mechanism on a side of the card in contact with the optical input/output device, the securing
mechanism for securing the card in the optical input/output device.

17. The personal information carrier of claim 12, further comprising an intermediate
support assembly for supporting the card within the optical input/output device, the intermediate
support assembly having a securing mechanism for attachment with the optical input/output
device.

18. An optically encoded personal information carrier comprising:
a card readable in an optical input/output device, the card comprising a plate and a hub
around an axis of rotation of the card; and

optically encoded information on the card, the optically encoded information comprising personal information including an account number,

wherein when the carrier is inserted in a processing device having transaction tools, the user is able to complete a transaction with the optically encoded personal information carrier.

5 19. The optically encoded personal information carrier of claim 18, wherein the personal information comprises at least one of a user's credit card account numbers, debit card account numbers, and transaction account numbers.

20. The optically encoded personal information carrier of claim 18, wherein the personal information comprises billing information and shipping information.

21. The optically encoded personal information carrier of claim 20, wherein the card further comprises optically encoded security information.

22. The optically encoded personal information carrier of claim 18, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

15 23. The optically encoded personal information carrier of claim 18, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

24. An optically encoded information carrier comprising:

20 a card readable in a processing device; and

optically encoded information on the card comprising installation and/or execution software, security software, and browsing tools and/or transaction tools;

wherein when inserted into the processing device, the installation and/or execution software, security software, and browsing tools and/or transaction tools are implemented to process a transaction upon receipt of required personal information including at least one of an account number and security information.

25. The optically encoded information carrier of claim 24, wherein at least some of the personal information is stored on the optically encoded card in an alternative location.

26. The optically encoded information carrier of claim 25, wherein the alternative location comprises at least one of a magnetic stripe and a smart chip.

27. The optically encoded information carrier of claim 24, wherein at least some of the personal information is input by the user.

28. The optically encoded information carrier of claim 24, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

29. The personal information carrier of claim 24, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

30. A system for facilitating online transactions, the system comprising:

a personal information carrier comprising an optically encoded personal information card,
which is optically encoded with information such as an account number and security measures;

a processing device for receiving the personal information carrier and processing the
optically encoded information;

5 a plurality of merchants connected with the processing device over a network, wherein
the processing device directs the consumer to the merchants upon authenticating the security key;
and

a database connected with the processing device, wherein the processing devices accesses
the database to verify account information and permit transactions.

31. The system of claim 30, wherein the account number is at least one of a credit
card account number, a debit card account number, and a transaction account number.

32. A method for conducting computerized transactions, the method comprising:

inserting an optically encoded personal information carrier in a CD-ROM drive, the
carrier comprising an optically encoded account number and related personal information;

activating browsing tools enabling a user to browse for available products and services
and select a particular product or service; and

activating transaction tools enabling a user to complete a transaction.

33. The method of claim 32, further comprising reading optically encoded personal
security information on the personal information carrier and matching the information with a user
20 entered code in order to activate the browsing tools.

34. The method of claim 33, wherein activating the browsing tools further comprises providing a menu, receiving a menu selection, and presenting additional options.

35. The method of claim 34, wherein providing a menu comprises providing a list of linked product or service providers, and receiving a selection comprising receiving a user-
5 selected link.

36. The method of claim 35, wherein presenting additional options comprises providing options at the user selected linked site.

37. The method of claim 34, wherein providing a menu comprises providing a list of product and service categories, and receiving a selection comprises receiving a selected product or service category.
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38. The method of claim 36, wherein providing additional options comprises providing product and service details.

39. The method of claim 33, further comprising receiving a product and service selection.

40. The method of claim 39, further comprising reading the optically encoded account information and verifying the account information.
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41. The method of claim 40, wherein verifying the account information comprises accessing a verification database.

42. An optically encoded personal information assembly comprising:

a card readable in an optical input/output device, the card comprising a plate and a hub around an axis of rotation of the card;

optically encoded information on the card, the optically encoded information comprising personal information including an account number; and

5 an intermediate support assembly positionable in direct contact with the optical input/output device and having a portion for supporting the card.

43. The optically encoded personal information assembly of claim 42, wherein the optically encoded information comprises browsing tools for allowing a user to view and select items, and transaction tools for allowing the user to complete a transaction.

44. The optically encoded personal information assembly of claim 43, wherein the optically encoded information further comprises a security mechanism and security tools.

45. The optically encoded personal information assembly of claim 42, further comprising a securing mechanism on the base of the intermediate support assembly.